

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

GLORIA JEAN KNAPP

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-11178 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/13/2018 and confirmed on 1/31/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		70,697.38
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		70,697.38

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	3,463.69	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,463.69

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORP Acct: 6378	0.00	38,319.91	0.00	38,319.91
	FREEDOM MORTGAGE CORP Acct: 6378	1,058.72	1,058.72	0.00	1,058.72
	SHEFFIELD FINANCIAL CO Acct: 9102	0.00	0.00	0.00	0.00
	CITIZENS BANK NA** Acct: 1867	0.00	0.00	0.00	0.00
	COMMUNITY BANK NA** Acct: 2201	0.00	0.00	0.00	0.00
	US BANK NA** Acct: 4452	0.00	22,230.00	0.00	22,230.00
	CITIZENS BANK NA** Acct: 1867	0.00	0.00	0.00	0.00
	CITIZENS BANK NA** Acct: 1867	0.00	0.00	0.00	0.00
	US BANK NA** Acct: 4452	525.00	525.00	0.00	525.00
					62,133.63

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	GLORIA JEAN KNAPP Acct:	0.00	0.00	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,000.00	3,000.00	0.00	0.00

NONE

Unsecured					
	DISCOVER BANK(*) Acct: 5337	0.00	0.00	0.00	0.00
	DISCOVER BANK(*)	6,174.18	1,989.94	0.00	1,989.94

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7300				
	DONALD E LEWIS FUNERAL HOME	0.00	0.00	0.00	0.00
	Acct:				
	PNC BANK NA	341.68	110.12	0.00	110.12
	Acct: 2609				
	RECEIVABLES OUTSOURCING LLC	0.00	0.00	0.00	0.00
	Acct: 8474				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9358				
	HOME DEPOT CREDIT SERVICES	0.00	0.00	0.00	0.00
	Acct: 1953				
	TRACTOR SUPPLY/CBSD	0.00	0.00	0.00	0.00
	Acct: 6469				
	TRAVELERS	0.00	0.00	0.00	0.00
	Acct: 1311				
	WARREN GENERAL HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PHILLIPS & COHEN ASSOCIATES, LTD.	0.00	0.00	0.00	0.00
	Acct:				
	UPMC COMMUNITY MEDICINE	0.00	0.00	0.00	0.00
	Acct:				
					2,100.06

TOTAL PAID TO CREDITORS

64,233.69

TOTAL CLAIMED

PRIORITY 0.00
SECURED 1,583.72
UNSECURED 6,515.86

Date: 12/23/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

GLORIA JEAN KNAPP

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-11178 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Gloria Jean Knapp
Debtor

Case No. 18-11178-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: agro

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Date Rcvd: Dec 27, 2021

Form ID: pdf900

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db	+ Gloria Jean Knapp, 4013 Hatch Run Road, Warren, PA 16365-8148
14948363	+ Community Bank Na, 45-49 Court Street, Canton, NY 13617-1179
14954093	+ Community Bank, N.A., PO Box 509, Canton, NY 13617-0509
14948368	+ Donald E Lewis Funeral Home Inc, 304 East Street, Warren, PA 16365-2322
14948369	+ Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115
14948370	+ Five Star Bank, 55 North Main Street, Warsaw, NY 14569-1325
14948371	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14982330	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14948375	+ Phillips & Cohen Associates Ltd, 1002 Justison Street, Wilmington, DE 19801-5148
14948377	+ Receivables Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850
14948379	+ Synchrony Bank / Grossman's Bargain, PO Box 960061, Orlando, FL 32896-0061
14948382	+ Travelers, NBT Insurance Agency LLC, 66 South Broad Street, Norwich, NY 13815-1736
14948383	+ UPMC Community Medicine, 6681 Country Club Drive, Minneapolis, MN 55427-4601
14948385	+ Warren General Hospital, 2 West Crescent Park, Warren, PA 16365-2199

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14948358	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Dec 28 2021 02:40:00	Bayview Financial Loan, 4425 Ponce De Leon Boulevard, Coral Gables, FL 33146-1873
14979305	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 28 2021 02:40:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I.02919
14979591	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 28 2021 02:40:00	Citizens Bank NA, One Citizens Bank Way JCA115, Johnston, RI 02919
14948359	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 28 2021 02:40:00	Citizens Bank Na, 480 Jefferson Boulevard, Warwick, RI 02886
14948360	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2021 02:40:00	Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789
14948361	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2021 02:40:00	Comenity Bank / Kay's, 3100 Easton Square Plaza, Columbus, OH 43219-6232
14948362	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2021 02:40:00	Comenity Capital Bank / Haband, Po Box 182120, Columbus, OH 43218-2120
14948364	+ Email/Text: BKPT@cfna.com	Dec 28 2021 02:40:00	Credit First NA, 6275 Eastland Road, Brookpark, OH 44142-1399
14948365	Email/Text: mrdiscen@discover.com	Dec 28 2021 02:40:00	Discover Bank, PO Box 30943, Salt Lake City, UT 84130
14948366	Email/Text: mrdiscen@discover.com	Dec 28 2021 02:40:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850

District/off: 0315-1

User: agro

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Form ID: pdf900

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14953125	Email/Text: mrdiscen@discover.com	Dec 28 2021 02:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14948372	+ Email/Text: BKRMailOPS@weltman.com	Dec 28 2021 02:40:00	Kay Jewelers, 375 Ghent Road, Fairlawn, OH 44333-4600
14948373	+ Email/Text: bankruptcy@nbtbank.com	Dec 28 2021 02:41:00	Nbt Bank Na, 52 South Broad Street, Norwich, NY 13815-1699
14948374	+ Email/Text: BKEBN-Notifications@ocwen.com	Dec 28 2021 02:40:00	Ocwen Loan, 1661 Worthington Road, West Palm Beach, FL 33409-6493
14982084	Email/Text: Bankruptcy.Notices@pnc.com	Dec 28 2021 02:40:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101
14948376	Email/Text: Bankruptcy.Notices@pnc.com	Dec 28 2021 02:40:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
14948378	+ Email/Text: bankruptcy@bbandt.com	Dec 28 2021 02:41:00	Sheffield Financial Company, 2554 Lewisville Clemmons, Clemmons, NC 27012-8110
14948380	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2021 02:39:56	The Home Depot, PO Box 9001010, Louisville, KY 40290-1010
14948381	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2021 02:39:56	Tractor Supply, PO Box 9001006, Louisville, KY 40290-1006
14981103	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 28 2021 02:41:00	U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
14948384	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 28 2021 02:41:00	Us Bank, Po Box 5227, Cincinnati, OH 45201

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
14948367	##+	Ditech Financial LLC, Po Box 6172, Rapid City, SD 57709-6172

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	

District/off: 0315-1

User: agro

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Date Rcvd: Dec 27, 2021

Form ID: pdf900

Total Noticed: 35

on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com

Daniel P. Foster

on behalf of Debtor Gloria Jean Knapp dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Maria Miksich

on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 5